
Federal Reserve Release



H.2

*Actions of the Board, Its Staff,
and the Federal Reserve Banks:
Applications and Reports Received*

No. 16

Week Ending April 18, 2015

Bank Holding Companies

Chemical Financial Corporation, Midland, Michigan -- to merge with Lake Michigan Financial Corporation, Holland, and thereby acquire its subsidiaries, The Bank of Holland and The Bank of Northern Michigan, Petoskey; and for Chemical Bank, Midland, to merge with The Bank of Holland and The Bank of Northern Michigan and thereby establish branches.

- Approved, April 17, 2015

KSRS, LLC, Osceola, Missouri -- commenter's request for reconsideration of the Board's approval of KSRS's application to become a bank holding company by retaining shares of Bancorp II, Inc., Kansas City, and thereby indirectly retaining control of its subsidiary, Citizens Community Bank, Pilot Grove.

- Denied, April 17, 2015

Forms

Forms -- initial Board review to extend without revision the Basel II Interagency Pillar 2 Supervisory Guidance (FR 4199).

- Proposed, April 14, 2015

Forms -- final Board review to extend without revision the Bank Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates (FR Y-8), Senior Loan Officer Opinion Survey on Bank Lending Practices (FR 2018), Senior Financial Officer Survey (FR 2023), and Survey of Terms of Lending (FR 2028A, B, and S).

- Approved, April 17, 2015

Personnel

Division of Monetary Affairs -- appointment of Brian F. Madigan as a deputy director, effective June 1, 2015.

- Approved, April 3, 2015

(A/C)

BS&R Banking Supervision and Regulation**RBOPS** Reserve Bank Operations and Payment Systems**C&CA** Consumer and Community Affairs**IF** International Finance**FOMC** Federal Open Market Committee**MA** Monetary Affairs**Bank Branches, Domestic**

Chicago

1st Source Bank, South Bend, Indiana -- to establish a branch at 555 East Jackson Boulevard, Elkhart.

- Approved, April 13, 2015

Bank Holding Companies

Dallas

2011 TCRT, Dallas, Texas; Ford Financial Fund II, L.P.; Ford Management II, L.P.; Ford Ultimate Management II, LLC; GJF Financial Management II, LLC; Ford Fund Investment LP; and EB Acquisition Company LLC -- to become bank holding companies by acquiring shares of Mechanics Bank, Richmond, California; and for 2011 TCRT; GJF Financial Management II, LLC; Ford Ultimate Management II, LLC; and Ford Management II, L.P. to engage de novo in financial and investment advisory activities.

- Approved, April 15, 2015

Atlanta

Ameris Bancorp, Moultrie, Georgia -- to merge with Merchants & Southern Banks of Florida, Inc., Gainesville, Florida, and thereby acquire its subsidiary, Merchants & Southern Bank.

- Approved, April 17, 2015

Atlanta

Community & Southern Holdings, Inc., Atlanta, Georgia -- to acquire Community Business Bank, Cumming.

- Approved, April 17, 2015

Bank Holding Companies

Chicago

MidWestOne Financial Group, Inc., Iowa City, Iowa -- to acquire shares of Central Bancshares, Inc., Golden Valley, Minnesota, and thereby acquire Central Bank.

- Approved, April 14, 2015

Change in Bank Control

Kansas City

Commercial Bancorp, Pine Bluffs, Wyoming -- change in bank control of Commercial Bancorp and its subsidiary, Farmers State Bank, Pine Bluffs (two notices).

- Permitted, April 17, 2015

Chicago

First Independence Corporation, Detroit, Michigan -- change in bank control of First Independence Corporation and its subsidiary, First Independence Bank, Detroit.

- Permitted, April 15, 2015

Extensions of Time

Secretary

Cathay General Bancorp, Los Angeles, California -- commenter's request to extend the comment period on the application to merge with Asia Bancshares, Inc., Flushing, New York, and thereby indirectly acquire Asia Bank, National Association.

- Denied, April 16, 2015

Extensions of Time

Atlanta

IBERIABANK Corporation, Lafayette, Louisiana -- extension to May 25, 2015, to merge with Georgia Commerce Bancshares, Inc., Atlanta, Georgia, and its subsidiary, Georgia Commerce Bank; and for IBERIABANK, Lafayette, to merge with Georgia Commerce Bank.

- Granted, April 16, 2015

Financial Holding Companies

Kansas City

Ameriwest Corporation, Omaha, Nebraska -- election to become a financial holding company.

- Effective, April 14, 2015

Dallas

TexStar Bancshares, Inc., Universal City, Texas -- election to become a financial holding company.

- Effective, April 17, 2015

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 18, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period		
ESB BANCORP INC	* 18C	Applications by: i) Easthampton Savings Bank, Easthampton, Massachusetts (ESB) to merge with The Citizens National Bank, Putnam, Connecticut (CNB), with ESB as the surviving entity; and ii) ESB Bancorp, Inc., Easthampton, Massachusetts, to acquire Citizens National Bancorp, Inc. and its subsidiary bank, CNB, both of Putnam, Connecticut, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available	
	* Branch		Federal Register:	05/05/2015	
	* 3A3				
	* 3A5				

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending April 18, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRIDGE BANCORP, INC.	CIC	Notice of Change in Control by Basswood Capital Management, LLC (New York, NY); funds for which Basswood Partners, LLC serves as General Partner and for which Basswood Capital Management, LLC serves as Investment Manager (Basswood Opportunity Partners, LP; Basswood Financial Fund, LP; Basswood Financial Long Only Fund, LP); a fund for which Basswood Enhanced Long Short GP, LLC serves as General Partner and for which Basswood Capital Management, LLC serves as Investment Manager (Basswood Enhanced Long Short Fund, LP); funds for which Basswood Capital Management, LLC serves as Investment Manager (Basswood Opportunity Fund, Inc.; Basswood Financial Fund, Inc.; BCM Select Equity I Master, Ltd.); Basswood Capital Management, LLC, as investment adviser to a managed account; Matthew Lindenbaum; Bennett Lindenbaum; Nathan Lindenbaum and Shai Tambor as Trustees for Abigail Tambor 2012 Children's Trust; Nathan Lindenbaum; Dr. Yitzchak Jacobwitz, I. Marc Guttmann and Dr. David J. Katz as Trustees for Nathan J Lindenbaum 1995 Children Trust; Nathan Lindenbaum and Shari Lindenbaum as Members of Naftali Asher Investments LLC; Nathan Lindenbaum and Shai Tambor as Trustees for Victoria Feder & Benjamin Feder 2012 Children's Trust; Ray Lindenbaum as Trustee for Victoria & Ben Feder's 1996 Children's Trust; Marcel Lindenbaum; and Nathan Lindenbaum as Trustee for Shari A. Lindenbaum 1994 Children's Trust to collectively control more than 10 percent of Bridge Bancorp, Inc., and thereby indirectly acquire The Bridgehampton National Bank, both of Bridgehampton, New York.	Newspaper:	05/07/2015
			Federal Register:	04/07/2015

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 18, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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140018	LAFAYETTE AMBASSADOR BK, BETHLEHEM, PENNSYLVANIA	10/06/2014	04/02/2015	S	Large Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 18, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
HFB FINANCIAL CORPORATION	CIC	Interagency Notice of Change in Bank Control by Laura Jenkins Cook to become a member of the previously approved David B. Cook Family Control Group consisting of David B. Cook, Erin E. Cook, Bobbie Cook, and David Alexander Cook, which collectively control ten percent or more of the outstanding voting shares of HFB Financial Corp., Middlesboro, Kentucky, and indirectly control the Home Federal Bank, Middlesboro, Kentucky	Newspaper:	Not available
			Federal Register:	Not available

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 18, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending April 18, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN COMMERCE BANCSHARES, INC.	* 3A3	American Commerce Bancshares, Inc., Breman, Georgia, to acquire 100 percent of the outstanding shares of ProBank, Tallahassee, Florida.	Newspaper: Federal Register:	Not available 05/01/2015
BANCO DE CREDITO E INVERSIONES S.A.	* 3A1	Banco De Credito E Inversiones, Empresas Juan Yarur S.A.C., Inversiones Petro S.A., Inversiones Baquio LTDA., Inversiones Nueve LTDA., and Administraciones Baquio LTDA., all of Santiago, Chile, to become bank holding companies by acquiring 100 percent of CM Florida Holdings, Inc., Coral Gables, Florida, and its subsidiary, City National Bank of Florida, Miami, Florida.	Newspaper: Federal Register:	Not available 08/08/2013
BRAND BANKING COMPANY, THE	* Branch	The Brand Banking Company, Lawrenceville, Georgia, to establish a branch located at 485 Dacula Road, Dacula, Georgia.	Newspaper: Federal Register:	04/23/2015 Not applicable
BRAND BANKING COMPANY, THE	* Branch	The Brand Banking Company, Lawrenceville, Georgia, to establish a branch located at 480 Industrial Boulevard, Suwanee, Georgia.	Newspaper: Federal Register:	04/23/2015 Not applicable
CITIZENS NATIONAL BANCORP, INC.	CIC	After-the-fact change in control notice filed by Meredith R. Willson, individually and as co-trustee of the Hugh M. Willson S Corp Family Trust and the Hugh M. Willson S Corp Marital Trust, all of Athens, Tennessee, to retain 25 percent or more of Citizens National Bancorp, Inc., and its subsidiary bank, Citizens National Bank, both of Athens, Tennessee; and by the Hugh M. Willson S Corp Family Trust, and the Hugh M. Willson S Corp Marital Trust (Meredith R. Willson and Paul G. Willson, co-trustees of both) and Debra M. Willson; all of Athens, Tennessee, to join the previously approved Willson Family control group.	Newspaper: Federal Register:	Not available Not available
DESJARDINS GROUP, THE	4c8	The Desjardins Group and Fédération des caisses Desjardins du Québec, both of Levis, Canada, to acquire up to 100 percent of the ownership interests in Samson Capital Advisors LLC, New York, New York, and thereby engage in financial and investment advisory activities.	Newspaper: Federal Register:	Not applicable 05/06/2015
INTERCAM BANCO, S.A.	FBSEA	Intercam Banco, S.A., Mexico, D.F., Mexico, Institucion de Banco Multiple, to establish an agency in Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
REGIONS BANK	PWI	Regions Bank, Birmingham, Alabama, request for approval to make nine low income housing public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 18, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
FORESIGHT FINANCIAL GROUP, INC.	* 3A3	Foresight Financial Group, Inc., Rockford, Illinois, to acquire 100 percent of the voting shares of the State Bank of Herscher, Herscher, Illinois.	Newspaper: Federal Register:	Not available 04/30/2015
HORIZON BANCORP	* 4c8 * 18C	Notice by Horizon Bancorp, Michigan City, Indiana, to acquire 100 percent of the voting shares of Peoples Bancorp, Auburn, Indiana, and indirectly acquire Peoples Federal Savings Bank of DeKalb County, Auburn, Indiana, and thereby operate a savings association, pursuant to Section 225.28 (b)(4)(ii) of Regulation Y. In connection with this application, Horizon Bank, N.A., Michigan City, Indiana will merge with Peoples Federal Savings Bank of DeKalb County, Auburn, Indiana, and thereby establish 15 branches, pursuant to Section 18(c) of the Federal Deposit Insurance Act and Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	04/30/2015 05/15/2015
WINTRUST BANK	* 18C * Branch * 3A3	Wintrust Bank, Chicago, Illinois, to merge with North Bank, Chicago, Illinois, and the establishment of a branch at 360 E Ohio Street and 431 North Clark Street, both in Chicago, Illinois. Wintrust Financial Corporation, Rosemont, Illinois, to indirectly acquire 100 percent of North Bank, Chicago, Illinois, before it is merged with and into Wintrust Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available 05/15/2015

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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930442	BANK OF PONTIAC, PONTIAC, ILLINOIS	01/12/2015	04/04/2015	S	Int Sm Bank

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 18, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
Connections Bancshares, Inc.	* 3A1	Connections Bancshares, Inc., Ashland, Missouri, to become a bank holding company by acquiring 100 percent of Calvert Financial Corporation, Ashland, Missouri, and thereby indirectly acquire Mainstreet Bank, Ashland, Missouri.	Newspaper:	05/15/2015
			Federal Register:	Not available

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending April 18, 2015**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANCSHARES, INC., OF COLD SPRING	CIC	Christian David Heitzman, Minneapolis, Minnesota, to retain 25 percent or more of the shares of First BancShares, Inc., of Cold Spring, Cold Spring, Minnesota, and thereby indirectly retain control of Granite Community Bank, Cold Spring, Minnesota.	Newspaper: Federal Register:	Not available 04/30/2015
INTER-MOUNTAIN BANCORP., INC.	* 3A5	Inter-Mountain Bancorp, Inc., Bozeman, Montana, to merge with Teton Bancshares, Inc., Fairfield, Montana, and thereby indirectly acquire Teton Banks, Fairfield, Montana.	Newspaper: Federal Register:	05/04/2015 05/01/2015
RUM RIVER BANCORPORATION, INC.	CIC	Change in Control notice by Eric Ross Allen, Los Angeles, California, to retain 10 percent or more of the shares of Rum River Bancorporation, Inc., Milaca, Minnesota, and thereby indirectly gain control The First National Bank of Milaca, Milaca, Minnesota.	Newspaper: Federal Register:	Not available 04/22/2015

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending April 18, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
1889 BANCSHARES, INC.	CIC	Notice by Ronald L. Mordy and Margaret S. Mordy, as trustees of the Ronald L. Mordy and Margaret S. Mordy Revocable Living Trust, Dated 8-20-02, all of Independence, Kansas; to acquire control of 1889 Bancshares, Inc., parent of The First National Bank of Nevada, both in Nevada, Missouri. In addition, Joseph W. Swearingen, as a member of the Swearingen/Mordy family group, to retain control of 1889 Bancshares, Inc., parent of First National Bank of Nevada, both in Nevada, Missouri.	Newspaper: Federal Register:	04/28/2015 05/04/2015
DOCKING BANCSHARES, INC.	* 3A3 * 18C * Branch	Docking Bancshares, Inc., Arkansas City, Kansas, to acquire 100 percent of the voting shares of Relianz Bancshares, Inc., parent of RelianzBank, both in Wichita, Kansas. Union State Bank, Arkansas City, Kansas, to merge with RelianzBank, Wichita, Kansas, and incident thereto, to establish a branch.	Newspaper: Federal Register:	Not available 05/18/2015
GARNETT BANCSHARES, INC.	CIC	Notice submitted by Scott Warren Cooper, Garnett, Kansas, to retain control of Garnett Bancshares, Inc., Garnett, Kansas, parent of Patriots Bank, Garnett, Kansas.	Newspaper: Federal Register:	04/20/2015 04/13/2015
TRINITY CAPITAL CORPORATION	CIC	Notice by The Delle Foundation, Susan J. Seestrom, Robert D. Castille, all in Los Alamos, New Mexico; and Jeffrey F. Howell, Austin, Texas; to retain control of Trinity Capital Corporation, parent of Los Alamos National Bank, both in Los Alamos, New Mexico.	Newspaper: Federal Register:	Not available 04/27/2015
TRINITY CAPITAL CORPORATION	CIC	Notice by Trinity Capital Corporation Employee Stock Ownership Plan, Los Alamos, New Mexico, and co-trustee John Brunett, Santa Fe, New Mexico; to retain control of Trinity Capital Corporation, parent of Los Alamos National Bank, both in Los Alamos, New Mexico.	Newspaper: Federal Register:	04/30/2015 04/23/2015
UNION STATE BANK OF EVEREST, THE	* 18C * Branch	The Union State Bank of Everest, Everest, Kansas, to merge with The State Bank of Oskaloosa, Oskaloosa, Kansas, and incident thereto to establish a branch.	Newspaper: Federal Register:	05/02/2015 Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
540056	FIRSTBANK OF NE, WAHOO, NEBRASKA	11/17/2014	04/08/2015	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 18, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
CCBS HOLDING LLC	* 3A1	CCBS Holding LLC, Irving, Texas, to become a bank holding company pursuant to Section 3(a) (1) of the Bank Holding Company Act by acquiring up to 77.37 percent of Canyon Bancorporation, Inc., Tucson, Arizona, and thereby indirectly acquiring control of Canyon Community Bank, National Association, Tucson, Arizona.	Newspaper: Federal Register:	04/19/2015 04/23/2015
FIRST FINANCIAL BANKSHARES, INC.	* 3A5	First Financial Bankshares, Inc., Abilene, Texas, to acquire by merger 100 percent of the outstanding common stock of FBC Bancshares, Inc., and therefore, indirectly, First Bank, National Association, both of Conroe, Texas.	Newspaper: Federal Register:	Not available 05/15/2015
FROST BANK	* Branch	Notice by Frost Bank, San Antonio, Texas, to establish a branch at 159 West Main Street, Lewisville, Texas 75057.	Newspaper: Federal Register:	Not available Not applicable
NEWCASTLE BANCSHARES, INC.	* 3A1	Newcastle Bancshares, Inc., Newcastle, Texas, to become a bank holding company through the acquisition of 100 percent of Farmers State Bank of Newcastle, Newcastle, Texas.	Newspaper: Federal Register:	05/05/2015 05/04/2015
SECURITY HOLDING COMPANY	CIC	Retroactive notice by James F. Kemp, Karen Sybil Kemp, Cynthia Susan Kemp, Keith Keller, Marjorie Keller, Stacy Lynn Loth, Kory Allen Keller, Mark Durst, Kay Keller Durst, and Daniel Wesley Kemp, all of Fredericksburg, Texas; Brian Daniel Kemp of San Marcos, Texas; Stephanie Ann Iglar of San Angelo, Texas; Kristy Kay LeJeune of College Station, Texas; Kimberly Durst Bonnen of Friendswood, Texas; Kathleen Keller of Hye, Texas; and James L. Hayne, San Antonio, Texas, as trustee of the James L. Hayne, Ranch Trust of 2001 and Roxana C. Hayne, Ranch Trust of 2001; collectively, to retain control of 25 percent or more of the shares of Security Holding Company, and indirectly Security State Bank & Trust, both of Fredericksburg, Texas.	Newspaper: Federal Register:	Not available 05/05/2015
VERITEX COMMUNITY BANK	* 18C * Branch	Veritex Community Bank, Dallas, Texas, to merge with Independent Bank of Texas, Irving, Texas, and to establish two branches at 4300 North Belt Line Road, Irving, Texas 75038, and 1518 Legacy Drive, Suite 100, Frisco, Texas 75034.	Newspaper: Federal Register:	Not available Not applicable
VERITEX HOLDINGS, INC.	* 3A5	WCM Holdings, Inc., WCM-Parkway, Ltd., and Veritex Holdings, Inc., all of Dallas, Texas, to acquire by merger IBT Bancorp, Inc., Irving, Texas, and indirectly Independent Bank of Texas, Irving, Texas.	Newspaper: Federal Register:	04/26/2015 04/24/2015

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
352651	BANK OF CMRC, MCLEAN, TEXAS	06/23/2014	05/11/2015	NI	Small Bank
603755	FIRST ST BK, JUNCTION, TEXAS	01/12/2015	05/18/2015	S	Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 18, 2015

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANNER CORPORATION	* 3A3	Banner Corporation and Banner Merger Sub, LLC, both of Walla Walla, Washington, to acquire 100 percent of the voting shares of Starbuck Bancshares, Inc., Seattle, Washington, and thereby indirectly acquire American West Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available 03/02/2015
Elements Merger Sub, LLC	* 3A1	Elements Mergers Sub, LLC, Walla Walla, Washington, to become a bank holding company by acquiring 100 percent of AmericanWest Bank, Spokane, Washington.	Newspaper: Federal Register:	Not available Not available
MISSION BANK	Member	Mission Bank, Bakersfield, California, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
NHB HOLDINGS, INC.	CIC	Brink Investments, Christina Ann Fink, Orlando, Florida, Robert Thomas Fink, Fayetteville, Arkansas, and Timothy Russell Brose, St. Petersburg, Florida, for approval to retain over 10 percent of the voting shares of NHB Holdings, Inc., which owns Proficio Bank, both of Cottonwood Heights, Utah.	Newspaper: Federal Register:	07/15/2014 Not available
PACWEST BANCORP	* 3A3 4c8	PacWest Bancorp, Los Angeles, California, to acquire via merger Square 1 Financial, Inc., and thereby indirectly acquire its subsidiary bank, Square 1 Bank, both of Durham, North Carolina, and 2) to acquire Square 1 Ventures, LLC, Square 1 Venture Management 1, L.P., and Square 1 Ventures1, L.P., all in Durham, North Carolina, and thereby engage in funds management, investment advisory, and private placement activities, pursuant to sections 225.28(b)(6)(i), (b)(7)(i) and (b)(7)(III), respectively.	Newspaper: Federal Register:	Not available 05/01/2015
TERRITORIAL BANCORP INC.	CIC	Notice by Territorial Savings Bank Employee Stock Ownership Trust and trustees David Murakami and Richard Murakami, all of Honolulu, Hawaii, to increase its holdings in excess of 10 percent of the outstanding common shares of Territorial Bancorp, Inc., and thereby indirectly acquire control of Territorial Savings Bank, both of Honolulu, Hawaii.	Newspaper: Federal Register:	03/28/2015 04/14/2015
WESTERN ALLIANCE BANCORPORATION	* 3A5 * 18C * Branch	1) Western Alliance Bancorporation, Phoenix, Arizona, to merge with Bridge Capital Holdings, and thereby indirectly acquire its subsidiary bank, Bridge Bank, National Association, both of San Jose, California, 2) Western Alliance Bank, Phoenix, Arizona, to merge with Bridge Bank, National Association, San Jose, California, with Western Alliance Bank as the surviving entity; and 3) Western Alliance Bank, Phoenix, Arizona, to acquire one branch office of Bridge Bank, National Association, San Jose, California.	Newspaper: Federal Register:	Not available 05/14/2015

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act